



# Lake Holcombe School

## Health Insurance Benefits

Effective Date: 7/1/2021

Health Carrier	Security Health Plan	
	Northwest Area Local Governmental Units Health Ins. Purchasing	
<b>Insurance Type</b>	<b>HMO</b>	
	Traditional Copay Plan	
<b>Provider Network:</b>	HMO Premier	
<b>Deductible</b>	<b>Single</b>	<b>Family</b>
In Network	\$2,000	\$4,000
Out of Network	NA	NA
<b>Co-Insurance</b>		
In Network	100% after Deductible	
Out of Network	Not Applicable	
<b>Maximum Out-of-Pocket</b>	<b>Single</b>	<b>Family</b>
In Network	\$3,000	\$6,000
Out of Network	Includes Copays	
Out of Network	NA	NA
<b>Office Visits</b>	<b>PCP</b>	<b>Specialist</b>
In Network	\$25 Copay	\$50 Copay
Out of Network	Not Covered	
<b>Routine/Preventive Care</b>		
In Network	Select Services Covered In Full	
Out of Network	Not Covered	
<b>Urgent Care</b>		
In Network	\$100 Copay	
Out of Network	\$100 Copay	
<b>Emergency Room</b>		
	\$250 Copay, then 100% after Deductible	
<b>High Tech Imaging</b>		
In Network	100% after Deductible	
Out of Network	Not Covered	
<b>Hospital Services</b>		
In Network	100% after Deductible	
Out of Network	Not Covered	
<b>Prescription Drugs</b>	<b>Tier 1 / Tier 2 / Tier 3 / Specialty</b>	
	Copays of \$10 / \$30 / \$60 / \$250	
<b>Vision Benefit</b>		
Exam Only, In Network	Covered as Preventive - No Cost Sharing	

Monthly Employee Rates	Tea/12 mth Support Staff	Sch Yr Support Staff
Single Plan	\$124.34	\$352.29
Family Plan	\$281.00	\$796.17
<i>Above rates will be prorated if employment is less than a 1 FTE.</i>		
Full monthly premium as an FYI:	Single	Family
	\$1,036.14	\$2,341.68

*While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.*